

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: James A Reagan

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

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RE: CORRECTED VERSION OF CLAIMS

Sir:

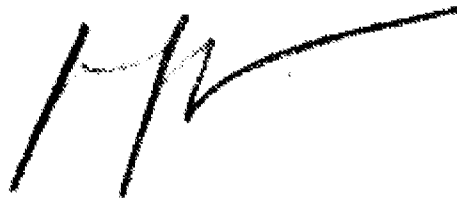
The Applicant refers to his submission dated 30 June 2006 to Action Letter
10 mailed 18 May 2006. Subsequently, the Applicant found some antecedent errors in said
submission for the CLAIMS section and accordingly have included appropriate
corrections in this CORRECTED submission which supersede the previous submission.
The applicant also corrected Claim 48 and 49 in the sentence “whereby said stored funds
is deposited without using a bank account; and” to “whereby said stored funds is
15 deposited without using said payer’s bank account; and”

Note that REMARKS section remains the same as per Applicant’s submission
dated 30 June 2006 (and recorded in PAIR as 3 July). Claims starts from page 2 to 12.

Thank you.

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Yours truly,

A handwritten signature in black ink, appearing to be 'Khai Kwan', written over a horizontal line.

Khai Kwan

023336

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19 Aug 2006